

Information to identify the case:

Debtor 1	<u>Craig R. Hughes Jr.</u>	Social Security number or ITIN	xxx-xx-4496
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Michelle L. Hughes</u>	Social Security number or ITIN	xxx-xx-0006
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-24456-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Craig R. Hughes Jr.

Michelle L. Hughes
aka Michele L Hughes

11/27/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Craig R. Hughes, Jr.
 Michelle L. Hughes
 Debtors

Case No. 18-24456-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 39

Date Rcvd: Nov 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 29, 2019.

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 517667294
 517653500
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 517811825
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 517653508
 517697623
 517707072
 517653510
 517811828
 517653515

Craig R. Hughes, Jr., Michelle L. Hughes, 109 Dealtown Rd, Pittsgrove, NJ 08318-3817
 +Kevin McDonald, KML Law Group PC, 216 Haddon Ave., Ste. 406, Westmont, NJ 08108-2812
 ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316
 (address filed with court: Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034)
 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741)
 Bank of Americ, 4909 Savarese Cir, Tampa, FL 33634-2413
 Capital One Bank USA, PO Box 71084, Charlotte, NC 28272-1084
 Disaster Housing Corp., Shamy Shippers and Lonski, 251 Livingston Ave, New Brunswick, NJ 08901-3055
 +English Sewage, 1082 West Parsonage Road, Bridgeton, NJ 08302-4220
 KML Law Group, Sentry Office Plaza, 216 Haddon Ave, Ste 406, Westmont, NJ 08108-2812
 Law Offices of Cris W. Craft, 20501 Katy Fwy Ste 212, Katy, TX 77450-1942
 +NJM Insurance Company, 301 Sullivan Way, Trenton, NJ 08628-3498
 +Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
 New Jersey Manufacturers Ins, 302 Sullivan Way, W. Trenton, NJ 08628
 South Jersey Gas, PO Box 6091, Bellmawr, NJ 08099-6091
 Testa Heck Testa & White, PA, PO Box 749, Vineland, NJ 08362-0749
 Wallace Supply Company, 108 S West Blvd, Vineland, NJ 08360-4546

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr
 smg
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 517653497
 517653498
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 517657782
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+EDI: QJDMARCHAND.COM Nov 28 2019 04:23:00 Joseph Marchand, 117-119 West Broad St., PO Box 298, Bridgeton, NJ 08302-0228
 E-mail/Text: usanj.njbankr@usdoj.gov Nov 28 2019 00:03:43 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 28 2019 00:03:38 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 EDI: AIS.COM Nov 28 2019 04:23:00 American Infosource LP, PO Box 248838, Oklahoma City, OK 73124-8838
 E-mail/Text: bankruptcy@pepcoholdings.com Nov 28 2019 00:03:10 Atlantic City Electric Company, Mail Stop 84CP42, 5 Collins Dr Ste 2133, Carneys Point, NJ 08069-3600
 E-mail/Text: ACCTRECV@BRIDGETON-PLUMBING.COM Nov 27 2019 23:59:09 Bridgeton P&H Supply, 756 N Pearl St, Bridgeton, NJ 08302-1210
 E-mail/Text: bankruptcy@caavps.com Nov 28 2019 00:04:02 Cavalry Portfolio Services, 500 Summit Dr Ste 400, Valhalla, NY 10595
 +E-mail/Text: bankruptcy@caavps.com Nov 28 2019 00:04:03 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 EDI: CHASE.COM Nov 28 2019 04:23:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
 EDI: COMCASTCBLCENT Nov 28 2019 04:23:00 Comcast, PO Box 3001, Southeastern, PA 19398-3001
 EDI: JEFFERSONCAP.COM Nov 28 2019 04:23:00 Jefferson Capital Systems, PO Box 7999, Saint Cloud, MN 56302-7999
 E-mail/Text: JCAP_BNC_Notices@jcap.com Nov 28 2019 00:03:56 Jefferson Capital Systems, PO Box 7999, Saint Cloud, MN 56302-7999
 +EDI: MID8.COM Nov 28 2019 04:23:00 Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
 EDI: MID8.COM Nov 28 2019 04:23:00 Midland Funding LLC, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
 EDI: Q3G.COM Nov 28 2019 04:23:00 Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
 EDI: NEXTEL.COM Nov 28 2019 04:23:00 Sprint Corporation, Attn: Bankruptcy Dept., PO Box 7949, Overland Park, KS 66207-0949
 EDI: Q3G.COM Nov 28 2019 04:23:00 Sadino Funding, PO Box 788, Kirkland, WA 98083-0788
 +EDI: RMSC.COM Nov 28 2019 04:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 EDI: RMSC.COM Nov 28 2019 04:23:00 Synchrony Bank, PO Box 965007, Orlando, FL 32896-5007
 EDI: TDBANKNORTH.COM Nov 28 2019 04:23:00 TD Bank, PO Box 9547, Portland, ME 04112-9547
 EDI: WTRRNBNK.COM Nov 28 2019 04:23:00 Target bank, PO Box 673, Minneapolis, MN 55440-0673
 EDI: VERIZONCOMB.COM Nov 28 2019 04:23:00 Verizon, 500 Technology Dr Ste 300, Weldon Spring, MO 63304-2225
 +EDI: AIS.COM Nov 28 2019 04:23:00 Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 E-mail/Text: bncmail@w-legal.com Nov 28 2019 00:03:51 Weinstein and Riley, 2001 Western Ave Ste 400, Seattle, WA 98121-3132

TOTAL: 24

District/off: 0312-1

User: admin
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Total Noticed: 39

Date Rcvd: Nov 27, 2019

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517653504* ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316
(address filed with court: Credit Acceptance, 25505 W 12 Mile Rd,
Southfield, MI 48034-1846)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 29, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 27, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
cmecf@sternlav.com
John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net;jmarchand@ecf.axosfs.com
Kevin Gordon McDonald on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Maria Cozzini on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
mcozzini@sternlav.com
Moshe Rothenberg on behalf of Debtor Craig R. Hughes, Jr. moshe@mosherothenberg.com,
alyson@mosherothenberg.com;ajohn880@gmail.com
Moshe Rothenberg on behalf of Joint Debtor Michelle L. Hughes moshe@mosherothenberg.com,
alyson@mosherothenberg.com;ajohn880@gmail.com
Raymond Shockley, Jr on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11